Case 16-27656-MBK Doc 43 Filed 11/12/20 Entered 11/13/20 00:24:09 Desc Imaged Certificate of Notice Page 1 of 3

Form clsnodsc - ntcclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey 402 East State Street Trenton, NJ 08608

Case No.: 16-27656-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Donahue Kathryn Donahue

fdba Progressive Rescue, LLC dba Food Babbles, fka Kathryn Strus

78 Flipper Avenue 78 Flipper Avenue Manahawkin, NJ 08050 Manahawkin, NJ 08050

Social Security No.:

xxx-xx-5443 xxx-xx-3880

Employer's Tax I.D. No.:

38-3765798

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after December 10, 2020 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (**Official Form 423**) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: November 10, 2020

JAN: gan

Jeanne Naughton Clerk

Case 16-27656-MBK Doc 43 Filed 11/12/20 Entered 11/13/20 00:24:09 Desc Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court District of New Jersey

In re: Case No. 16-27656-MBK

Michael Donahue Chapter 13

Kathryn Donahue Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Nov 10, 2020 Form ID: clsnodsc Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recipi ID Recipient Name and Address

db/jdb + Michael Donahue, Kathryn Donahue, 78 Flipper Avenue, Manahawkin, NJ 08050-1831

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2020 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Albert Russo

Case 16-27656-MBK Doc 43 Filed 11/12/20 Entered 11/13/20 00:24:09 Desc Imaged Certificate of Notice Page 3 of 3

District/off: 0312-3 User: admin Page 2 of 2
Date Rcvd: Nov 10, 2020 Form ID: clsnodsc Total Noticed: 3

on behalf of Trustee Albert Russo docs@russotrustee.com

Andrew M. Lubin on behalf of Creditor Wells Fargo Bank N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Brian C. Nicholas
on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Brian D. Winters

on behalf of Debtor Michael Donahue kwwlawfirm@aol.com_garciakww@gmail.com;kimberlylrichterllc@gmail.com

Brian D. Winters

on behalf of Joint Debtor Kathryn Donahue kwwlawfirm@aol.com garciakww@gmail.com;kimberlylrichterllc@gmail.com

Denise E. Carlon
on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kathleen M. Magoon
on behalf of Creditor Wells Fargo Bank N.A. kmagoon@logs.com, kathleenmagoon@gmail.com

Michael R. DuPont
on behalf of Creditor Elizabeth NJ Firemen's Federal Credit Union dupont@redbanklaw.com dana@redbanklaw.com

William M.E. Powers
on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11